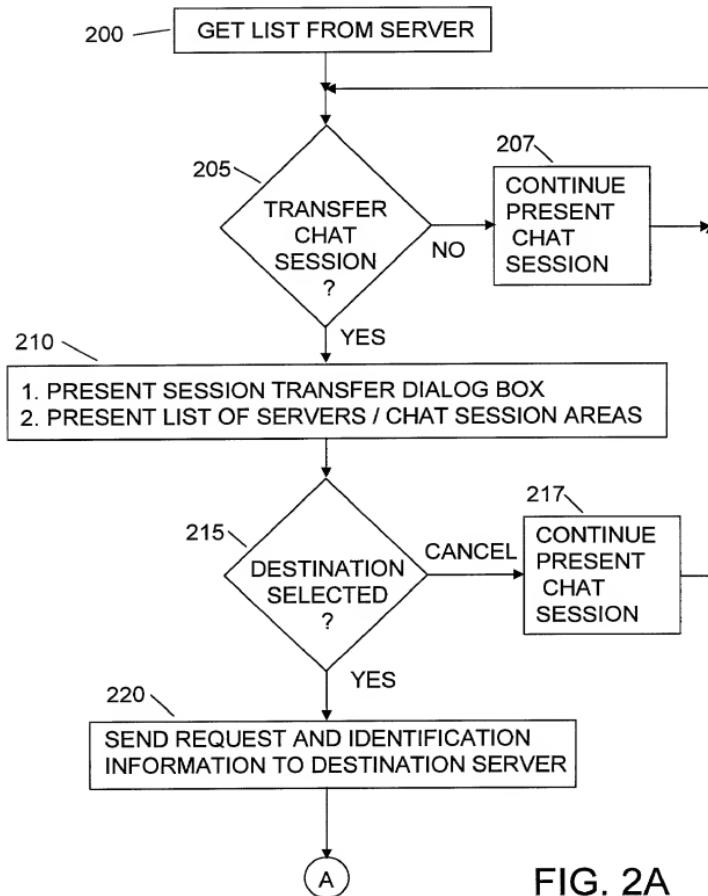


FIG. 1



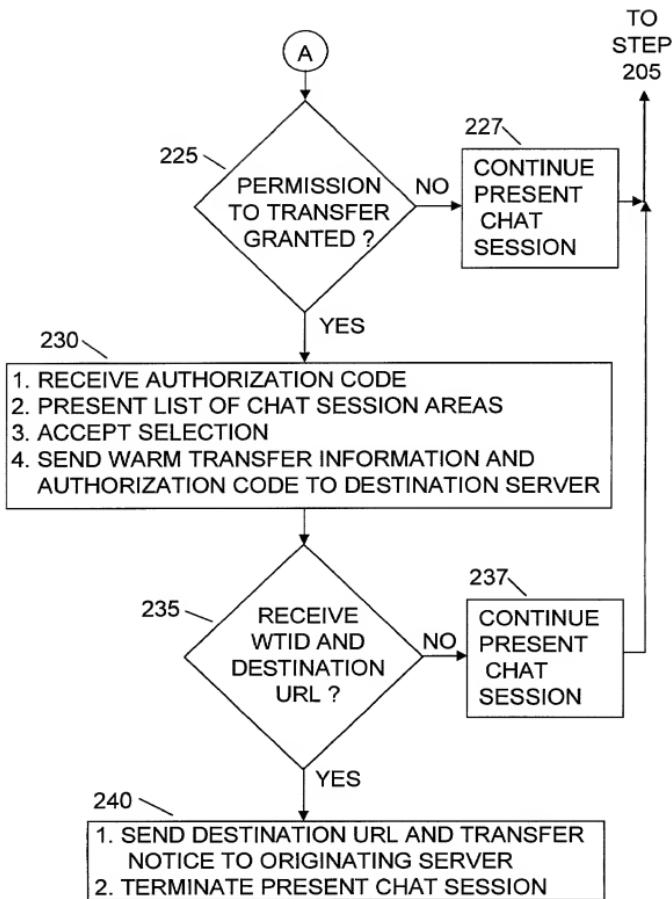


FIG. 2B

1. ACCEPT CUSTOMER LOG-IN AND SEND MINI-APPLICATION TO CUSTOMER'S PC  
 2. ACCEPT AGENT LOG-IN AND SEND LIST TO AGENT'S PC

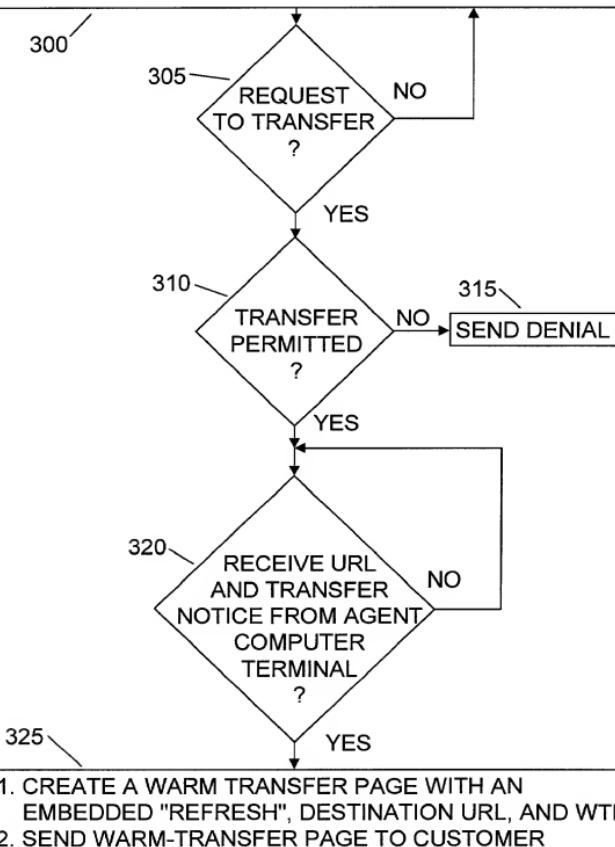


FIG.3

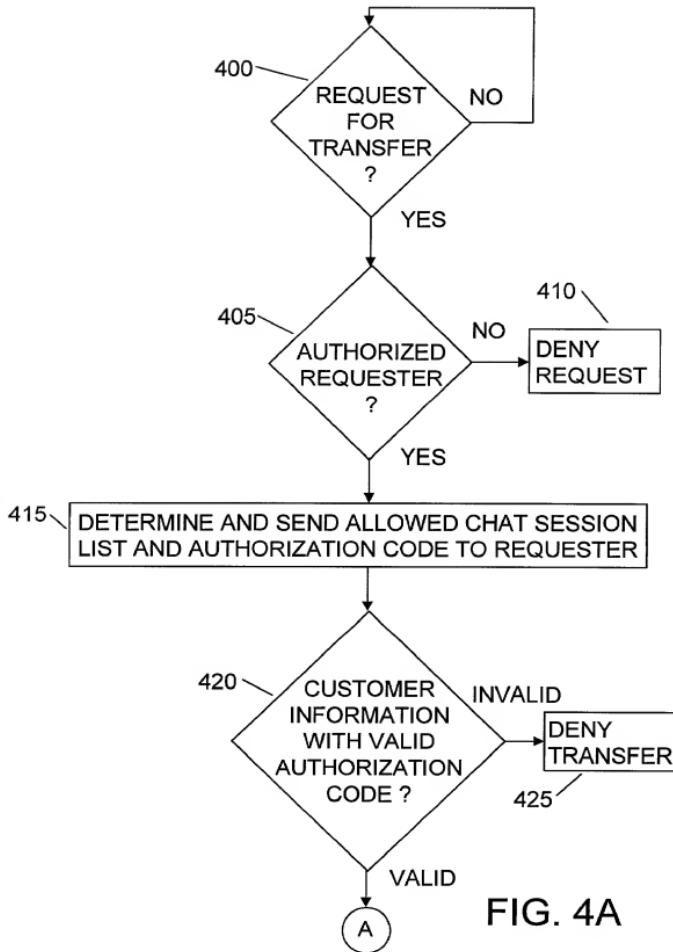


FIG. 4A

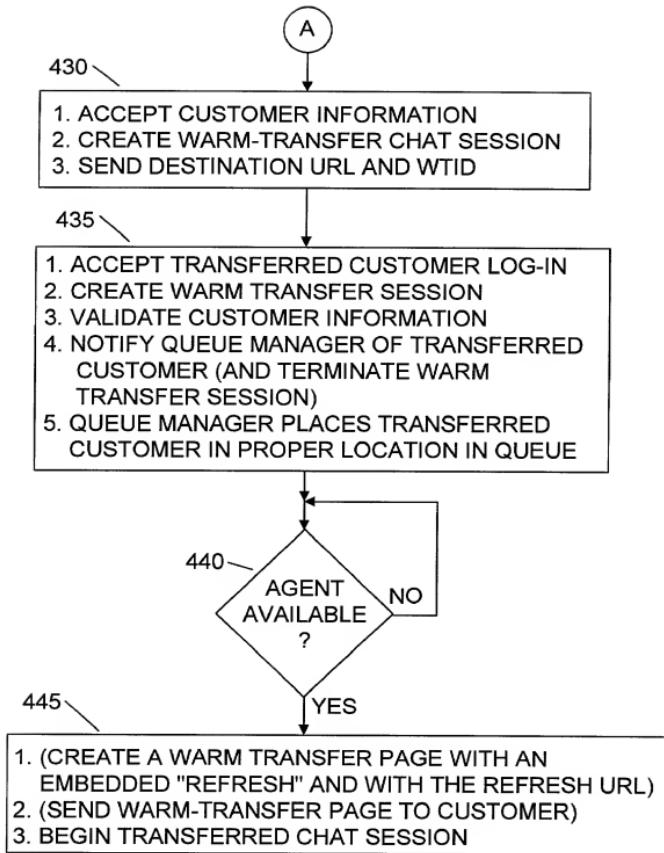


FIG. 4B

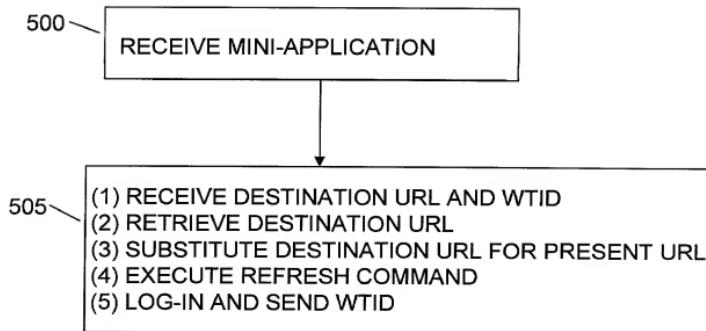


FIG. 5

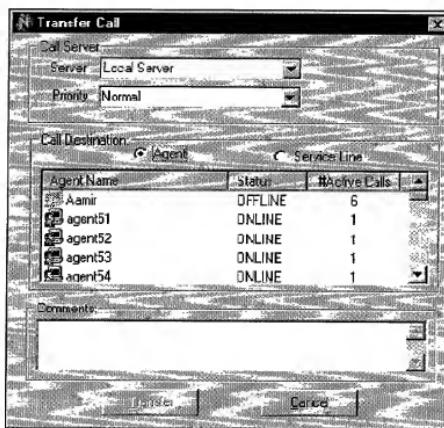


FIG. 6A

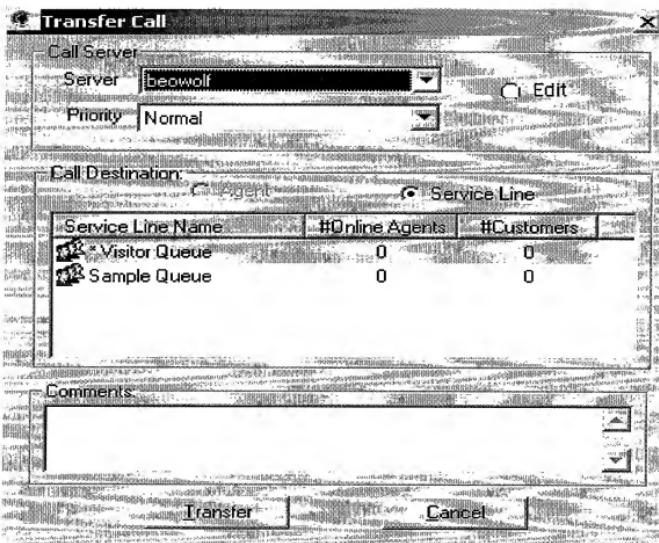


FIG. 6B